



7/1/2022 Plan Year

Benefits Medical and Pharmacy Presentation

NEBRASKA
DEPT. OF ADMINISTRATIVE SERVICES

United
Healthcare



Your plan choices

- 1 WellNebraska Health Plan (with or without incentive)
- 2 Regular Health Plan
- 3 Consumer Focused Health Plan (eligible for HSA)
- 4 Select High Deductible Health Plan with Direct Primary Care
- 5 Standard High Deductible Health Plan with Direct Primary Care

UnitedHealthcare Choice Plus plan

- ✓ There's out-of-network coverage
- ✓ Option to choose a primary care provider (PCP)
- ✓ Referrals are not required to see a specialist
- ✓ Preventive care is covered 100% in our network by most plans (this includes immunization and age-appropriate preventive exams and health screenings)

For a list of preventive care guideline recommendations, visit uhc.com/health-and-wellness/preventive-care.



If you go out of network, your costs may be higher

Please read your plan documents and check your Summary of Benefits for additional information.



Health Savings Account (HSA)

- It's a bank account with tax advantages
- You can build savings for retirement
- The money is there when you need it:
 - Use your Optum Financial debit Mastercard® to pay at the pharmacy, doctor's office or at locations that accept Mastercard®
 - Or save it. Your HSA is yours, so it stays with you if you change health plans, employers or retire



HSA account and eligibility

- ✓ You must be enrolled in a qualifying high-deductible health plan (HDHP)
- ✗ You cannot be covered by any other health coverage
- ✗ You cannot be enrolled in Medicare, TRICARE or TRICARE for Life
- ✗ You cannot be claimed as a dependent on someone else's tax return

2022 Contribution Limits

The IRS limits how much you can put into your HSA each year. The 2022 limits are:

\$3,650 for individual coverage

\$7,300 for family coverage

Are you age 55 or older?

You can put in an extra \$1,000 this year.

Your contributions and the company contribution cannot exceed the IRS limits.



**Benefits to help you stay
healthier**

United
Healthcare

Behavioral Health Solutions

Supporting you and your emotional well-being

With *Behavioral Health Solutions* get connected to self-help digital tools, behavioral health providers (in-person or virtual) and other resources that can help with a variety of concerns such as:



- Depression, stress and anxiety
- Relationship difficulties
- Coping with grief and loss



- Alcohol and drug recovery
- Medication management



- Compulsive habits and eating disorders

Virtual Behavioral Care

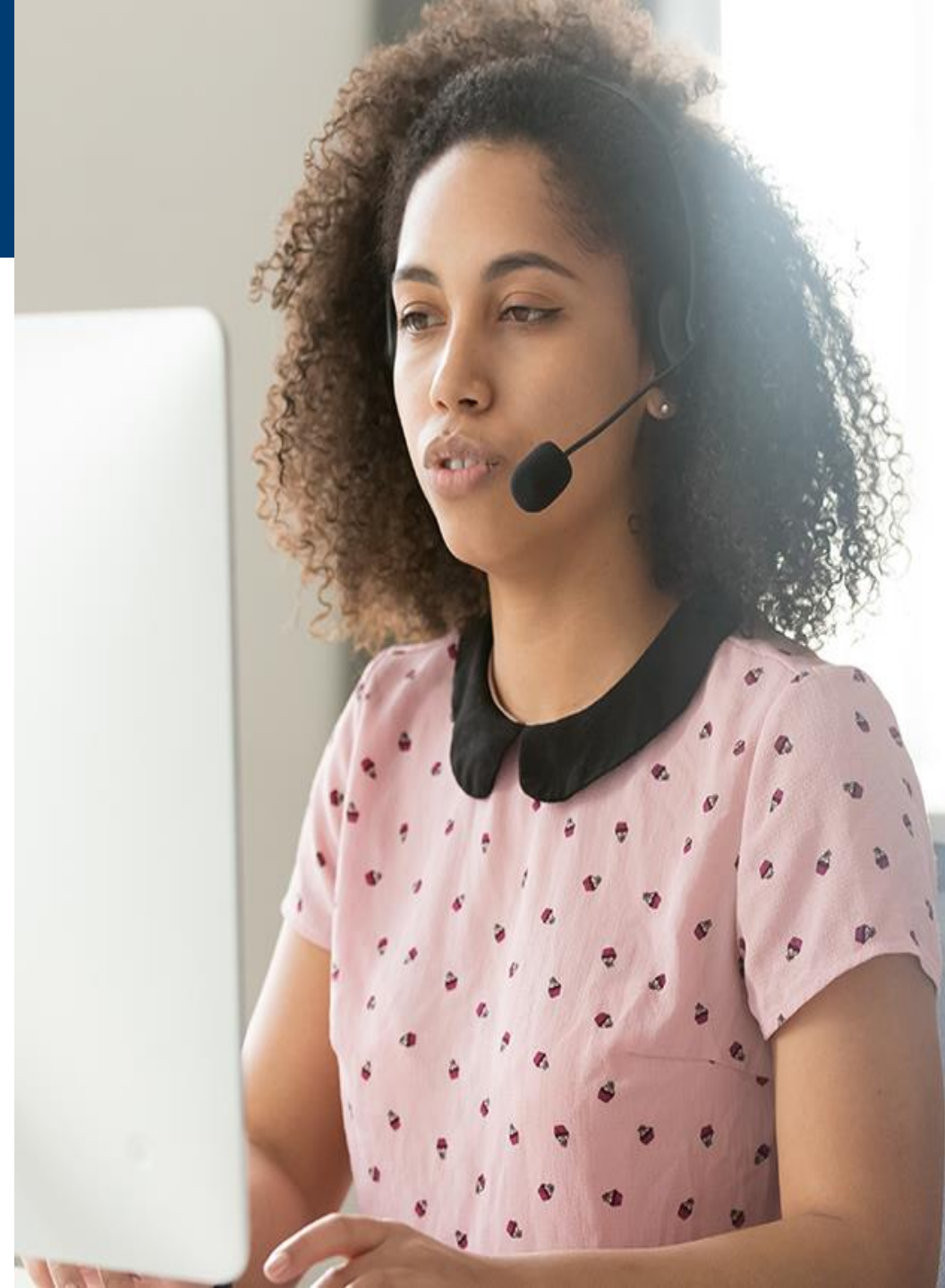
See a provider anywhere, anytime

Through ***Behavioral Health Virtual Care***, you may have a real-time, audio- and video-enabled session with a behavioral health provider

Use a behavioral health virtual visit for needs such as:

- Anxiety
- Bipolar disorder
- Depression
- Neuro-development disorders
- Substance disorders

NOTE: There is a cost for this service



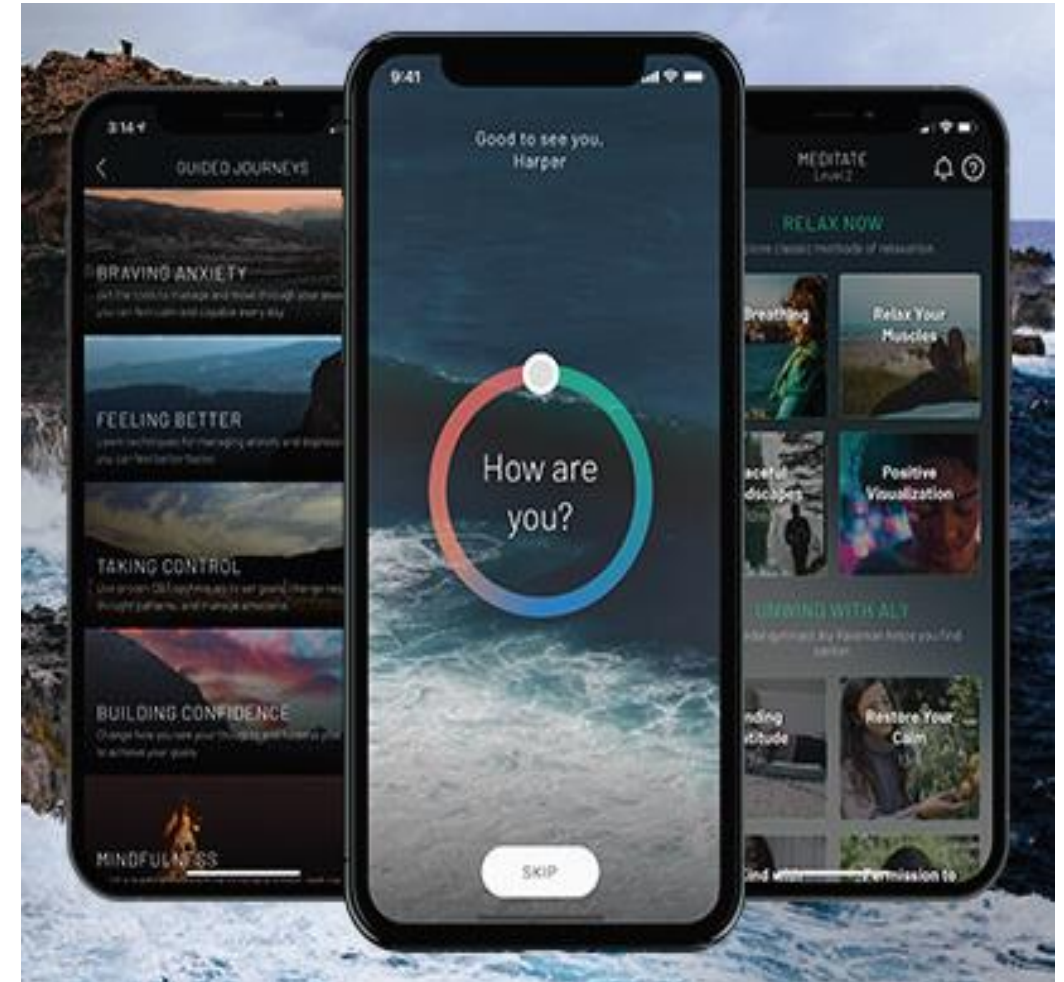
Sanvello

Help manage stress and anxiety

Sanvello™ is an app that offers clinical techniques to help dial down the symptoms of stress, anxiety and depression — anytime

**Relieve symptoms
and build life skills through:**

- Coping tools
- Daily mood tracking
- Peer support
- Guided journeys



AbleTo - Helping integrate care with virtual behavioral therapy and coaching

25% of people who screened positive for depression have no depression history¹

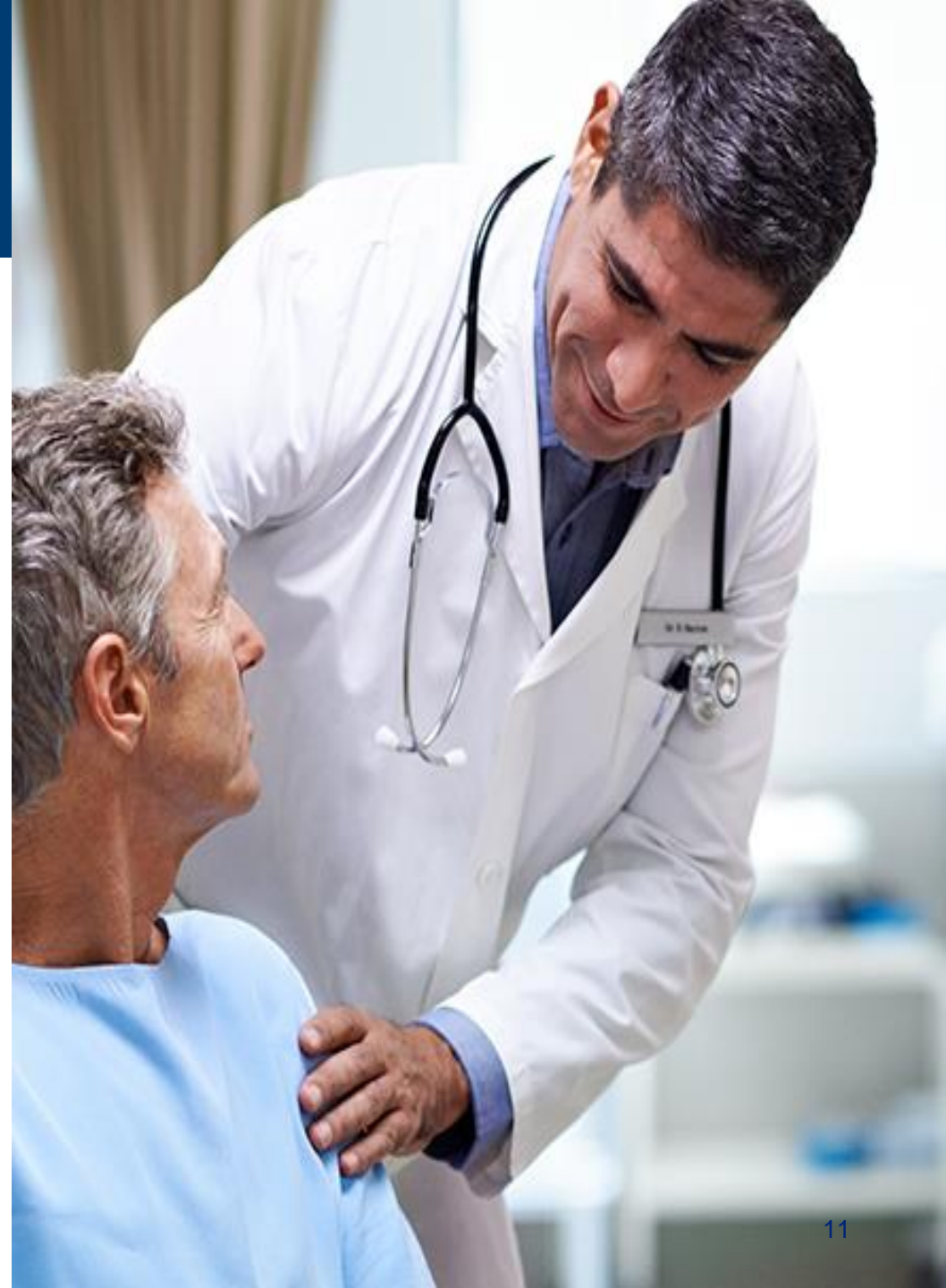
- **Identify** by using claims-based predictive modeling to help engage high-risk members early
- **Connect** by ensuring proactive, timely intervention when members may need it the most
- **Personalize** by tailoring an evidence-based care plan to help meet an individual's needs
- **Treat** by coordinating 8 weeks of care using a whole-person approach



Transplant Resource Services

The Transplant Resource Services program can help:

- Get connected to transplant Centers of Excellence
- Experienced nurses work with you and your doctors throughout your care



Cancer Resource Services

Cancer Resource Services

- Personal support from an experienced cancer nurse
- Help understanding your diagnosis
- Information to help you make informed decisions about your care

To learn more, call the toll-free member phone number on your health plan ID card or visit **myuhc.phs.com/cancerprograms**.



Asthma Management program

**For *Asthma Management*,
get ongoing 1-on-1 support
from a nurse who may help you:**

- Manage your asthma
- Avoid triggers
- Reduce hospital stays
- Reduce missed days at work or school



Kidney Solutions program

The *Comprehensive Kidney Solution* program includes:



Experienced nurses
to help you manage
kidney disease



Nurses will work
with your doctor,
dialysis centers and
other care providers

Maternity Support Program

Maternity Support provides expectant mothers with information and support before, during and after pregnancy at no additional cost, as part of your health plan. Learn steps that may help lead to a healthier pregnancy and birth, with resources and online video courses covering:

- Trimester benchmarks
- Nutrition
- Exercise
- Breastfeeding
- Postpartum
- And more



Diabetes Management Program

Ongoing 1-on-1 support from a nurse who may help you:



Understand and
manage your diabetes



Manage your
medications



Improve your
diet and exercise



Save time
and money

New members can get started by calling the member phone number on their ID card

REAL APPEAL - Get help losing weight and keeping it off

Real Appeal® is a weight loss program tailored to your lifestyle and schedule



Success Kit

Receive a Success Kit with food and weight scales, exercise tools, food guides, and more.



Live Online Sessions

Join weekly online group sessions led by a coach, with the flexibility to reschedule anytime.



Personal Participation

Choose how you'd like to participate. You are not visible in the online group sessions.



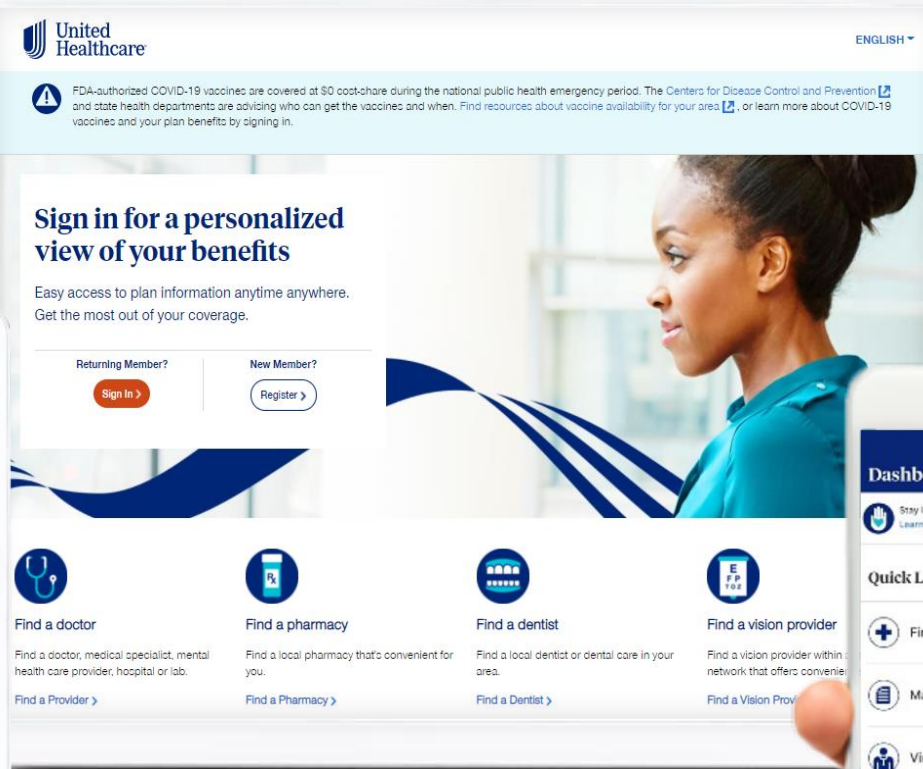
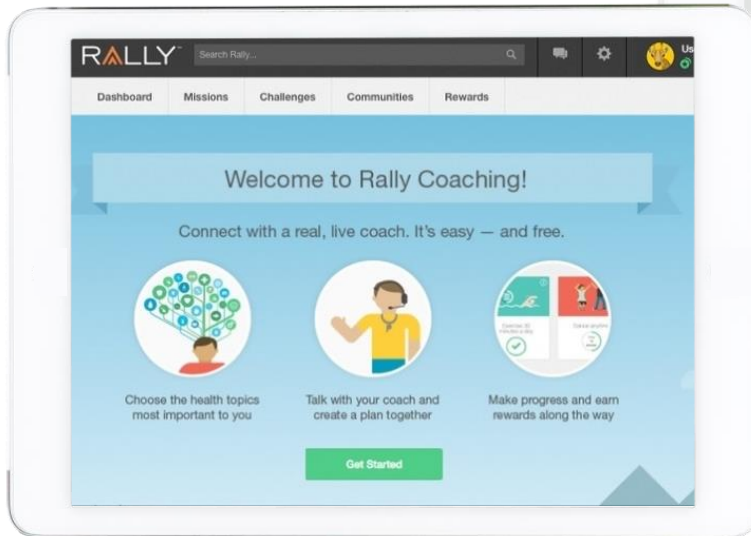
Goal Setting

Hit your goals with our fitness, food, and weight trackers to stay on top of your progress.



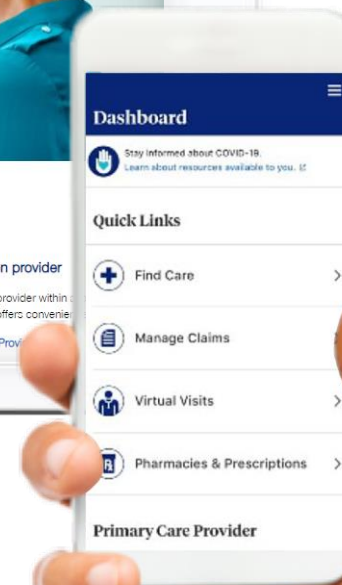
Digital Tools and Resources

Rally®



myuhc.com®

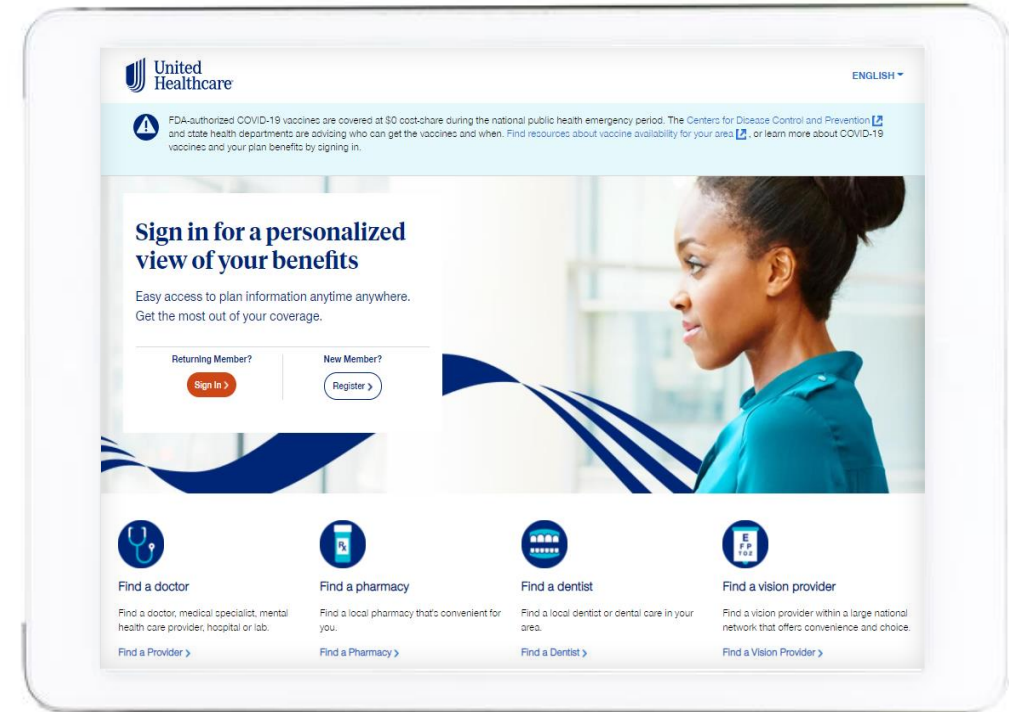
UnitedHealthcare® app



Go digital and get the most out of your benefits

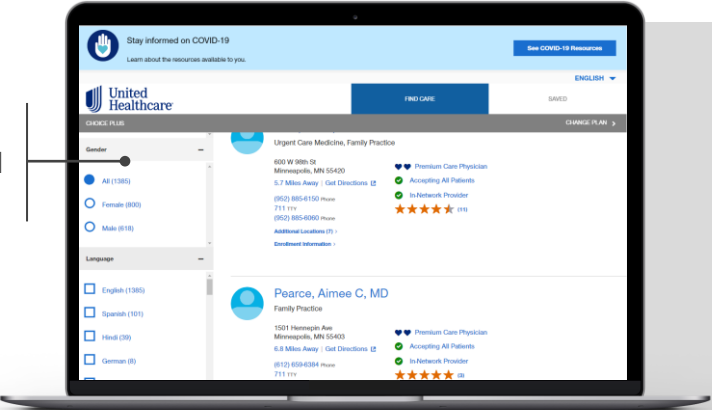
Activate your myuhc.com® account and gain access to:

- ❖ Find network providers and locations
- ❖ See what's covered
- ❖ View claim details
- ❖ Check plan balances
- ❖ Learn about covered preventive care
- ❖ Proof of vaccination
- ❖ Find and estimate costs
- ❖ Find and compare medications
- ❖ Refill, renew, and transfer home delivery prescriptions

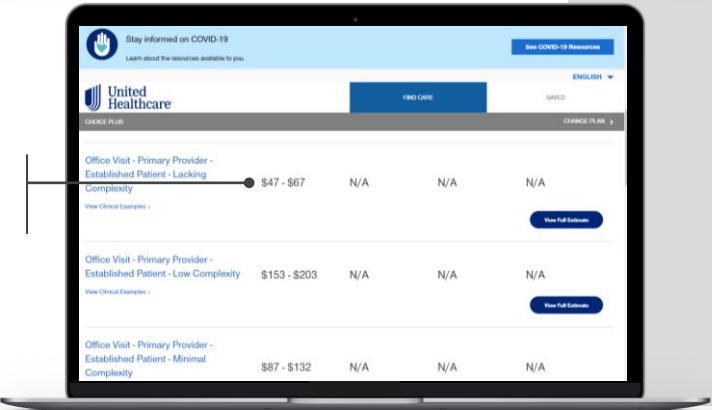


Providing integrated tools to help members find and price care at the same time

Filter by gender and language



View cost estimate



With just a few steps on myuhc.com®, employees can:



Find a quality doctor, clinic, hospital or lab that helps meet their needs.



Review cost and care options before making an appointment to help control spending.



Use multiple search options to filter results by location, gender, language, specialty, services offered and more.



Access personalized cost and provider information specific to their benefit plan.



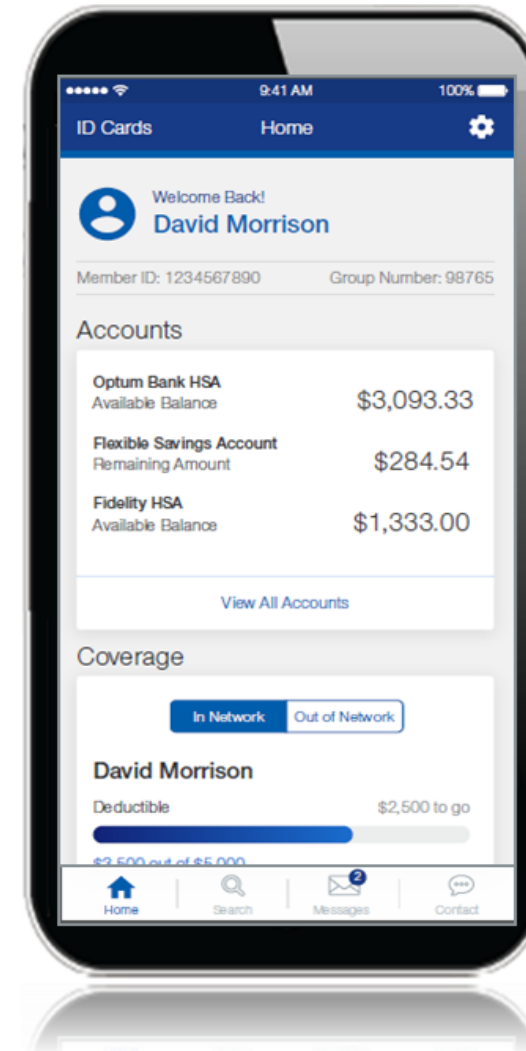
See provider ratings created by patients.



View personalized site of care recommendations.

UnitedHealthcare app

- Use myuhc.com wherever you are — download the UnitedHealthcare app.
 - This app provides instant access to your family's health information — anytime and anywhere. Whether you want to find a physician near you, price cost of care, check the status of a claim or speak directly with a nurse. It is your go-to resource.
- It's responsive
 - It simplifies
 - It goes where you go
 - It's personal



Virtual Visits

With 24/7 Virtual Visits, you can connect to a doctor by phone or video* through myuhc.com® or the UnitedHealthcare® app.

May be used for common health conditions and you can even get a prescription**

- Allergies
- Pinkeye
- Sore throats
- Bronchitis
- Rashes
- And more

Telehealth Visits with Your Doctor***

- Stay connected with your local doctor through live audio/video chat
- Can be used for routine, chronic, or follow-up care



Rally® - Your path to better health



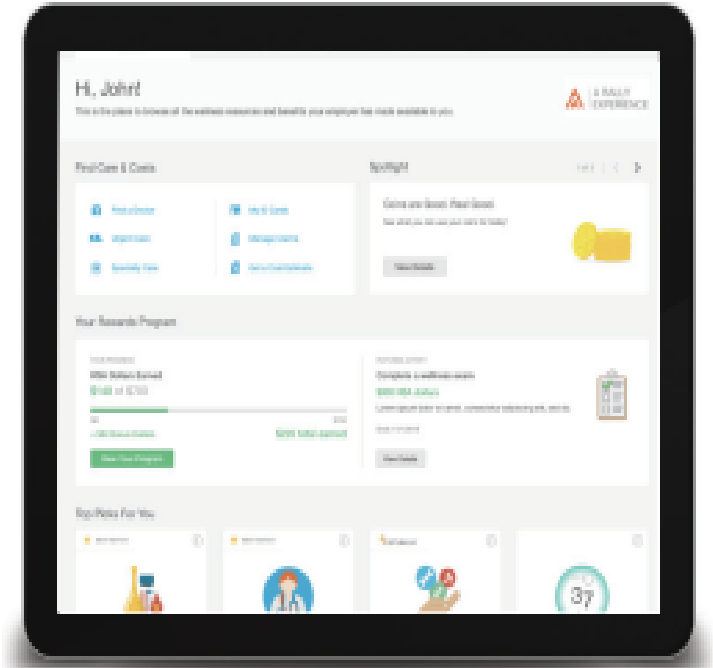
Take the Rally Health Survey

Know your overall health before setting simple goals



Get personalized recommendations

Build healthy habits for well-being, activities and more



United
Healthcare

RALLY®

Advocacy - Get answers to health plan questions

- Not sure where to go for care?
- Can't find a doctor?
- Have questions about a recent screening or test?
- Need help resolving a claim?



- Understand your benefits and claims
- Talk through your bill or payment



- Find and compare care and cost options
- Get answers to your pharmacy questions



- Maximize your health savings
- Take advantage of all your plan's health and well-being benefits



Your covered medications

OptumRx is your UnitedHealthcare plan's pharmacy care services manager

OptumRx is committed to helping provide you with easier and lower-cost ways to get the medication you need



Easily fill and save on your medications



Access
thousands of
retail pharmacies



Save when you
use a network
pharmacy



Understand
your coverage
limit



Discover
home delivery
for maintenance
medications

How prescriptions are covered

The UnitedHealthcare **Prescription Drug List (PDL)** is a list of commonly prescribed medications covered by the plan. Medications are placed into tiers that represent the cost you pay out of pocket.



Tier 1

- Lower-cost medications
- Highest overall value
- Mostly generics

Tier 2

- Mid-range cost
- Good overall value
- Mix of brands and generics

Tier 3

- Higher-cost medications
- Lowest overall value
- Mostly brands

Promoting safe and appropriate prescription use

Prior authorization

- Requires your doctor to tell UnitedHealthcare why you're taking a medication to determine if covered under your plan
- To start the process, talk to your doctor or call the number on your ID card

Supply limits

- The largest quantity of medication covered per copayment or in a defined time period
- Based on FDA guidelines for medication dosage, clinical guidelines or usage patterns

Step therapy

- **Step 1 Medications:** Proven to be clinically similar and effective
- **Step 2 Medications:** Treats the same condition but may cost more



Advantages of using Home Delivery



Free shipping



Get up to a 3-month supply for medications you take regularly



May cost less than retail



Refill reminders and 24/7 access to a pharmacist

Easy Payment Plan for OptumRx Home Delivery

Addressing financial barriers by giving teammates the choice to split their cost share into three equal monthly payments.

For example, if a 90-day supply of a medication costs \$120, the member would pay \$40 installments for three months.



1

Members can choose the Easy Payment Plan for home delivery medications, splitting their cost share into three equal monthly payments



2

Member is charged first payment installment when the full 90-day supply of the medication ships.

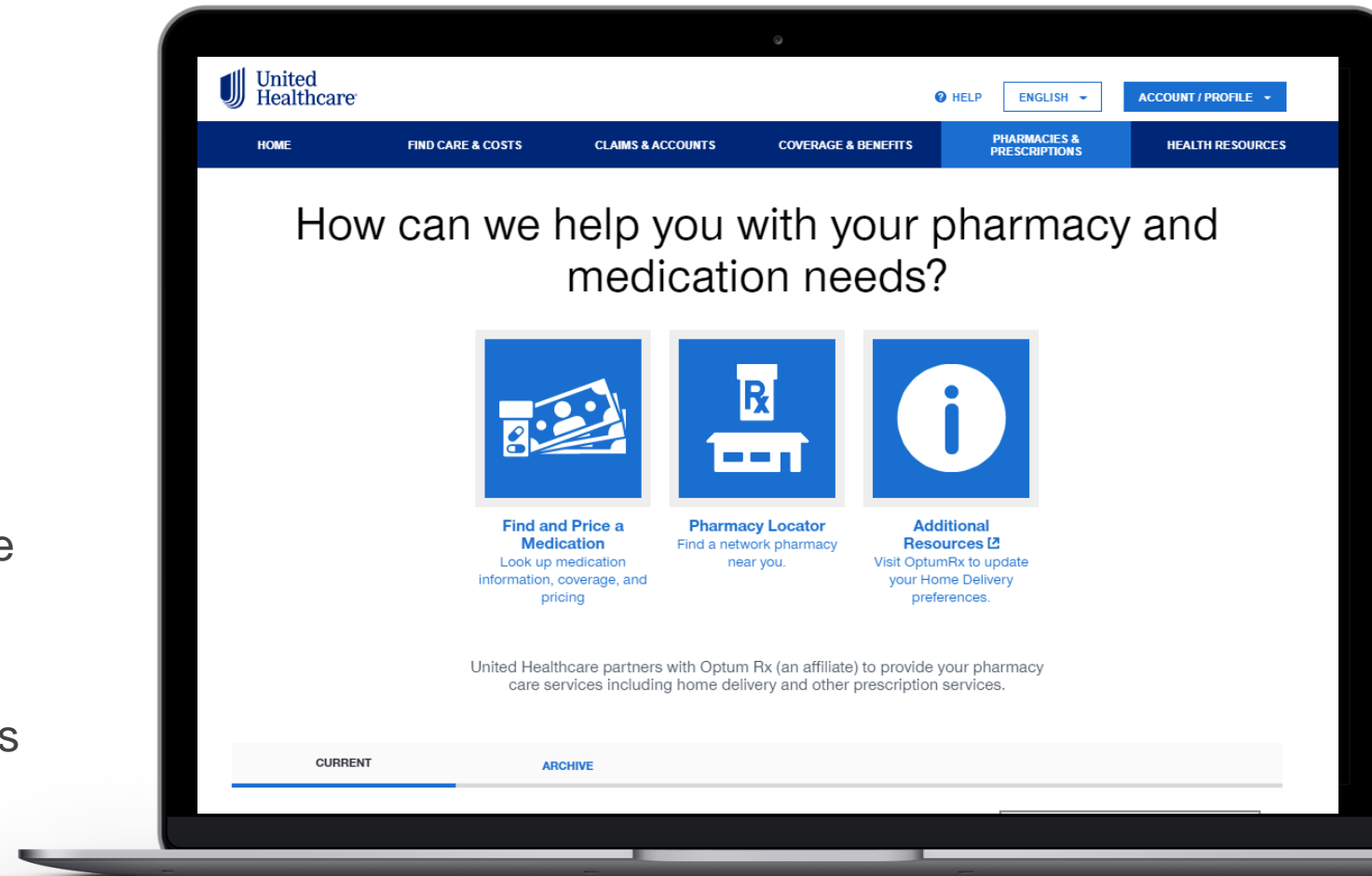


3

The credit card on file is charged monthly for the next two months to fulfill the medication cost.

Simply connected pharmacy benefits

- Use the Find & Price a Medication tool to get prescription costs and find a pharmacy
- Scan a barcode to refill home-delivery prescriptions or set up automatic renewal
- Take a photo to submit a new home-delivery prescription
- View medications and identify unknown pills
- Review family pharmacy coverage and manage household prescriptions
- Pairing data science with our core value of compassion to transform insights into resources that inspire and guide.



Simply connected video consults for specialty medication



State of Nebraska Open Enrollment Dates

Important Information!

Starts: Tuesday, May 3th, 2022 – 7 am CT

Ends: Tuesday, May 17th, 2022 – 5 pm CT

Log in to Employee Work Center (EWC) at
www.link.nebraska.gov

If you have any questions, your human resource representative is trained to assist you. If you require additional assistance, please contact a Wellness & Benefits Specialist at (402) 471-4443 or (877) 721-2228 or email us at as.employeebenefits@nebraska.gov.